

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

☐ Valuation of Security ☐ Assumption of Executory Contract or unexpired Lease ☐ Lien Avoidance

Last revised: November 14, 2023

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:
Caldwell, Kelli

Case No.: 23-17269-RG
Judge: Rosemary Gambardella

Debtor(s)

Chapter 13 Plan and Motions

☐ Original

☒ Modified/Notice Required

Date: 12/1/23

☒ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS WILL BE AFFECTED

The Court issued a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the Chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a / ☒ 7b / ☐ 7c.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a / ☒ 7b / ☐ 7c.

Initial Debtor(s)' Attorney: dm Initial Debtor: kc Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor shall pay to the Chapter 13 Trustee \$ 560 monthly for 60 months starting on the first of the month following the filing of the petition. (If tier payments are proposed) : and then \$ _____ per month for _____ months; \$ _____ per month for _____ months, for a total of _____ months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering real property:

Description:

Proposed date for completion: _____

d. ☒ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. See also Part 4.

☒ If a Creditor filed a claim for arrearages, the arrearages ☐ will / ☐ will not be paid by the Chapter 13 Trustee pending an Order approving sale, refinance, or loan modification of the real property.

e. For debtors filing joint petition:

☐ Debtors propose to have the within Chapter 13 Case jointly administered. If any party objects to joint administration, an objection to confirmation must be timely filed. The objecting party must appear at confirmation to prosecute their objection.

Initial Debtor: _____ Initial Co-Debtor: _____

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor). (Adequate protection payments to be commenced upon order of the Court.)

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s), pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Name of Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ N/A
DOMESTIC SUPPORT OBLIGATION	N/A	
Internal Revenue Service	Tax Debt - ('20-22) 11 U.S.C. § 507(a)(8)	\$24,107.51 - to be paid outside the plan

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Name of Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
Midland MTG/ MIDFIRST BANK	307 Prospect Avenue Apt. #5D Hackensack, NJ 07601	\$33,122.15	3.0	\$30,240.00	Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
NONE					Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.

c. Secured claims to be paid in full through the plan which are excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral (Identify property and add street address, if applicable)	Interest Rate	Amount of Claim	Total to be Paid Including Interest Calculation by Trustee
NONE				

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Name of Creditor	Collateral (Identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid by Trustee
ISN Corporation	307 Prospect Avenue Apt. #5D Hackensack, NJ 07601	79,885.55	250,000.00	250,000.00	0.0		0.0

2.) Where the Debtor retains collateral and completes all Plan payments, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the automatic stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 shall be terminated in all respects. The Debtor surrenders the following collateral:

Name of Creditor	Collateral to be Surrendered (identify property and add street address, if applicable)	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Name of Creditor	Collateral (identify property and add street address, if applicable)
Baridge House Associates (Condo Assoc.- dues to be paid outside plan)	307 Prospect Avenue Apt. #5D Hackensack, NJ 07601

g. Secured Claims to be Paid in Full Through the Plan: ☒ NONE

Name of Creditor	Collateral (identify property and add street address, if applicable)	Amount	Interest Rate	Total Amount to be Paid through the plan by Trustee

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ _____ to be distributed *pro rata*

☐ Not less than _____ percent

☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Name of Creditor	Basis For Separate Classification	Treatment	Amount to be Paid by Trustee

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Name of Creditor	Arrears to be Cured and paid by Trustee	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment to be Paid Directly to Creditor by Debtor
NONE				

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☐ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Name of Creditor	Nature of Collateral (identify property and add street address, if applicable)	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim From Secured to Completely Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
ISN Corporation	307 Prospect Avenue Apt. #5D Hackensack, NJ 07601	79,885.55	250,000.00	250,000.00	0.0	79,885.55

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

d. Where the Debtor retains collateral, upon completion of the Plan and issuance of the Discharge, affected Debtor may take all steps necessary to remove of record any lien or portion of any lien discharged.

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Fees, upon receipt of funds
- 2) Other Administrative Claims _____
- 3) Secured Claims _____
- 4) Priority Claims _____
- 5) General Unsecured Claims _____
- 6) _____

d. Post-Petition Claims

The Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: 8/25/23.

Explain below **why** the plan is being modified:

Plan is being modified to reflect the condo association secured claim and as per the Court's 11/16/23 Order

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

Part 10: Non-Standard Provision(s):

Non-Standard Provisions:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor (if any) must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*.

I certify under penalty of perjury that the above is true.

Date: 12/1/23

/s/ Kelli Caldwell

Debtor

Date: _____

Joint Debtor

Date: 12/1/23

/s/ David E. Mayland, Esq.

Attorney for the Debtor(s)

In re:
Kelli Caldwell
Debtor

Case No. 23-17269-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Dec 04, 2023

User: admin
Form ID: pdf901

Page 1 of 4
Total Noticed: 68

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2023:

Recip ID	Recipient Name and Address
db	Kelli Caldwell, 307 Prospect Ave, Apt 5D, Hackensack, NJ 07601-2532
520004262	# Apothaker Scian P.C., 520 Fellowship Rd Ste C306, Mount Laurel, NJ 08054-3410
520004263	Barclays Bank De/Northstar location svc, 4285 Genesee St, Cheektowaga, NY 14225-1943
520101052	Baridge House Associates, 307 Prospect House, Hackensack, NJ 07601
520004264	Bergdorf Goodman/Capital One, PO Box 673, Minneapolis, MN 55440-0673
520004270	CoastalcommProsper, 221 Main St Ste 300, San Francisco, CA 94105-1909
520004272	Department of Finance, PO Box 469046, Escondido, CA 92046-9046
520004273	Department of Treasury/IRS, 8212 Hamilton Ave, Cincinnati, OH 45231-2326
520004277	+ First National Bank, The Bureaus, 650 Dundee ED Ste 370, Northbrook, IL 60062-2757
520004279	+ ISN Corporation, 2000 N Classen Blvd Ste 3200, Oklahoma City, OK 73106-6034
520004280	JetBlue Barclay Bank Delaware, PO Box 19899, Wilmington, DE 19801
520004282	Linebacker Goggan Blair & Sampson, LLP, 61 Broadway Rm 2600, New York, NY 10006-2840
520004293	Syncb/PPC, PO Box 530975, Orlando, FL 32801
520068490	+ TD Bank USA, N.A., C/O Weinstein & Riley, P.S., 1415 WESTERN AVE, SUITE 700, SEATTLE, WA 98101-2051
520004298	The Port Authority of NY/NJ, PO Box 149001, Staten Island, NY 10314-9001
520004299	Toll Violations Processing Center, PO Box 15186, Albany, NY 12212-5186
520004300	Tromberg, Morris & Pulin, PLLC, 1515 S Federal Hwy Ste 100, Boca Raton, FL 33432-7404
520004302	US BANK-NJ-Indirect Lendding, PO Box 790179, Saint Louis, MO 63179-0179
520004303	Walmart/Capital One, PO Box 965024, Orlando, FL 32896-5024

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 04 2023 20:54:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 04 2023 20:54:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520004259	Email/Text: backoffice@affirm.com	Dec 04 2023 20:54:00	Affirm Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
520049998	Email/PDF: resurgentbknofications@resurgent.com	Dec 04 2023 21:02:33	Affirm, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520004260	Email/Text: kristin.villneauve@allianceoneinc.com	Dec 04 2023 20:53:00	Alliance One, 4850 E Street Rd Ste 300, Trevoese, PA 19053-6643
520004261	Email/Text: kristin.villneauve@allianceoneinc.com	Dec 04 2023 20:53:00	AllianceOne Receivables Management Inc., PO Box 3100, Southeastern, PA 19398-3100
520004265	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 04 2023 21:03:43	Bloomington/Citibank, PO Box 6789, Sioux Falls, SD 57117-6789
520004267	Email/Text: GenesisFS@ebn.phinsolutions.com	Dec 04 2023 20:54:00	CB Indigo/GF, PO Box 4499, Beaverton, OR 97076-4499

District/off: 0312-2

User: admin

Page 2 of 4

Date Rcvd: Dec 04, 2023

Form ID: pdf901

Total Noticed: 68

520004266	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 04 2023 21:02:49	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
520019166	+ Email/PDF: ebn_ais@aisinfo.com	Dec 04 2023 21:02:36	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520004268	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 04 2023 21:03:24	Citibank, PO Box 6181, Sioux Falls, SD 57117-6181
520004269	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 04 2023 21:04:19	Citibank, N.A., 5800 S Corporate Pl # PALCE MAIL CODE 23, Sioux Falls, SD 57108-5027
520023831	Email/Text: bnc-quantum@quantum3group.com	Dec 04 2023 20:54:00	Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
520021298	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 04 2023 21:02:58	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520004271	Email/PDF: creditonebknotifications@resurgent.com	Dec 04 2023 21:02:44	Credit One Bank USA, PO Box 98873, Las Vegas, NV 89193-8873
520004274	Email/Text: mrdiscen@discover.com	Dec 04 2023 20:53:00	Discover Bank, PO Box 6103, Carol Stream, IL 60197-6103
520010053	Email/Text: mrdiscen@discover.com	Dec 04 2023 20:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
520004275	Email/Text: bknotice@ercbpo.com	Dec 04 2023 20:54:18	ERC, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
520004276	Email/Text: GenesisFS@ebn.phinsolutions.com	Dec 04 2023 20:54:00	FEB Destiny/GF, PO Box 4499, Beaverton, OR 97076-4499
520004278	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Dec 04 2023 21:04:25	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
520004281	Email/Text: customerservice.us@klarna.com	Dec 04 2023 20:53:00	Klarna Inc, 629 N High St Ste 300, Columbus, OH 43215-2025
520047105	Email/PDF: resurgentbknotifications@resurgent.com	Dec 04 2023 21:02:37	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520004283	Email/Text: BKNotice@ldvlaw.com	Dec 04 2023 20:54:00	Lyons, Doughty & Veldhuis, P.C., 136 Gaither Dr Ste 100P, Mount Laurel, NJ 08054-1725
520004286	Email/Text: EBN@Mohela.com	Dec 04 2023 20:54:00	Mohela-Dept of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243
520004284	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 04 2023 21:04:23	Macy's/CBNA, PO Box 6789, Sioux Falls, SD 57117-6789
520059983	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Dec 04 2023 21:03:32	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
520050047	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 04 2023 20:54:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
520004285	Email/PDF: ais.midfirst.ebn@aisinfo.com	Dec 04 2023 21:03:40	Midland MTG/ MIDFIRST BANK, 999 NW Grand Blvd, Oklahoma City, OK 73118-6051
520004288	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Dec 04 2023 20:53:00	NJ E-ZPASS, PO Box 4971, Trenton, NJ 08650-4971
520063336	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Dec 04 2023 20:53:00	New Jersey Turnpike Authority, Ramon de la Cruz, NJ Turnpike Authority, 1 Turnpike Plaza, P.O Box 5042, Woodbridge, NJ 07095
520067918	+ Email/Text: JCAP_BNC_Notices@jcap.com	Dec 04 2023 20:54:00	NORDSTROM, INC., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
520004287	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 04 2023 21:03:40	Neiman Marcus/Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
520004289	+ Email/Text: bnc@nordstrom.com		

District/off: 0312-2

User: admin

Page 3 of 4

Date Rcvd: Dec 04, 2023

Form ID: pdf901

Total Noticed: 68

		Dec 04 2023 20:54:35	Nordstrom TD Bank, 13531 E Caley Ave, Englewood, CO 80111-6505
520065838	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 04 2023 21:04:45	Portfolio Recovery Associates, LLC, c/o Paypal Credit, POB 41067, Norfolk VA 23541
520067630	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 04 2023 21:03:35	Portfolio Recovery Associates, LLC, c/o Walmart, POB 41067, Norfolk VA 23541
520004291	Email/Text: signed.order@pfwattorneys.com	Dec 04 2023 20:53:00	Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020
520004290	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 04 2023 21:02:42	Portfolio Recovery Associatates, LLC, PO Box 12914, Norfolk, VA 23541-0914
520067844	+ Email/Text: JCAP_BNC_Notices@jcap.com	Dec 04 2023 20:54:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
520031624	Email/Text: bnc-quantum@quantum3group.com	Dec 04 2023 20:54:00	Quantum3 Group LLC as agent for, BUREAUS INVESTMENT GROUP PORTFOLIO NO 15, PO Box 788, Kirkland, WA 98083-0788
520031623	Email/Text: bnc-quantum@quantum3group.com	Dec 04 2023 20:54:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
520004292	Email/PDF: ais.sync.ebn@aisinfo.com	Dec 04 2023 21:04:11	Synch/JCPenny, PO Box 965007, Orlando, FL 32896-5007
520004294	Email/PDF: ais.sync.ebn@aisinfo.com	Dec 04 2023 21:02:18	Synch/ToysRUS, PO Box 965036, Orlando, FL 32896-5036
520004295	Email/Text: GenesisFS@ebn.phinsolutions.com	Dec 04 2023 20:54:00	TBOM/Milestone, PO Box 4499, Beaverton, OR 97076-4499
520004296	Email/Text: bncmail@w-legal.com	Dec 04 2023 20:54:00	TD Bank USA/Target, PO Box 673, Minneapolis, MN 55440-0673
520004297	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 04 2023 21:03:32	The Home Depot/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
520024634	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Dec 04 2023 20:54:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
520005226	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Dec 04 2023 21:03:19	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278
520004301	Email/Text: BAN5620@UCBINC.COM	Dec 04 2023 20:54:00	United Collection Bureau, Inc., 5620 Southwyck Blvd Ste 206, Toledo, OH 43614-1501
520061837	+ Email/PDF: ebn_ais@aisinfo.com	Dec 04 2023 21:03:40	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 49

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0312-2

User: admin

Page 4 of 4

Date Rcvd: Dec 04, 2023

Form ID: pdf901

Total Noticed: 68

complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 06, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 1, 2023 at the address(es) listed below:

Name	Email Address
David E. Mayland	on behalf of Debtor Kelli Caldwell dm@strasserlaw.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4